

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE SOUTHERN DISTRICT OF TEXAS  
HOUSTON DIVISION

IN RE:

KENNETH HOLLAND AND KEISHA  
MARIE SINGLETON AKA KEISHA M.  
SINGLETON HOLLAND,  
Debtors

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§

CASE NO. 09-38220-H5-13

CHAPTER 13

**AGREED ORDER RESOLVING TRUSTEE'S NOTICE OF FINAL CURE PAYMENT  
AND DEBTORS' OBJECTION TO RESPONSE TO FINAL CURE PAYMENT AND  
MOTION TO STRIKE**

(This Order Resolves Docket Numbers 79 and 89)

TO THE HONORABLE UNITED STATES BANKRUPTCY JUDGE:

Came on for consideration the *Trustee's Notice of Final Cure Payment and Motion to Deem Mortgage Current* ("Trustee's Notice") (Docket No. 79), the *Response* thereto filed by Waterfall Victoria Master Fund 2008-1 Grantor Trust, Series A,<sup>1</sup> its successors and/or assigns ("Creditor") (Docket No. 85), and *Debtors' Objection to Response to Notice of Final Cure Payment and Motion to Strike* ("Debtors' Objection") (Docket No. 89). Without admitting fault and in the spirit of compromise, the parties have reached an agreement resolving Trustee's Notice and Debtors' Objection whereby Creditor shall forever waive the total amount set forth in its Response to Notice of Final Cure. The Court, having reviewed the file herein and based upon the agreement of the parties, as is evidenced by their attorneys' signatures affixed hereto, is of the opinion that the following agreement should be and hereby is approved.

**IT IS THEREFORE ORDERED** that, Creditor will forever waive or otherwise remove from Debtors' loan the total amount of \$24,373.11 as set forth in Creditor's Response and, will deem the Debtors' loan current through the October 2014 mortgage payment as set forth in Trustee's

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<sup>1</sup> Statebridge is the current servicer of the subject loan. Waterfall Victoria Master Fund 2008-1 Grantor Trust, Series A is the current holder of the note.

Notice.

**IT IS FURTHER ORDERED** that, commencing with the payment due on November 1, 2014, Debtors' ongoing monthly mortgage payments shall be due and payable in the amount of \$1,142.27 per month, which is comprised of principal and interest only.

**IT IS FURTHER ORDERED** that, commencing with the payment due on February 1, 2015, and until further notice, Debtors' ongoing monthly mortgage payments shall be due and payable in the amount of \$1,700.54 per month, which is comprised of principal and interest of \$1,142.27, plus escrow for taxes and insurance of \$558.27. Such amount referenced in this paragraph is set forth in the escrow analysis attached hereto as *Exhibit A*.

**IT IS FURTHER ORDERED** that, within twenty (20) days after entry of this Order, Creditor shall file a *Notice of Mortgage Payment Change* with effective date of February 1, 2015, as set forth in *Exhibit A*.

**IT IS FURTHER ORDERED** that each party shall bear its own attorneys' fees and expenses in connection with Debtors' Objection and Trustee's Notice.

**IT IS FURTHER ORDERED** that, *Trustee's Notice of Final Cure* and *Debtors' Objection to Response to Notice of Final Cure and Motion to Strike*, which appear on PACER as Docket Numbers 79 and 89, are hereby resolved as to all issues.

Dated: \_\_\_\_\_, 2014

\_\_\_\_\_  
HONORABLE KAREN K. BROWN  
UNITED STATES BANKRUPTCY JUDGE



By: \_\_\_\_\_

Eddie R. Jimenez, TBN  
Anh P. Nguyen TBN 24079053  
**Pite Duncan LLP**  
550 Westcott Street, Suite 560  
Houston, TX 77007  
713-293-3610  
858-412-2792 (fax)  
**ATTORNEYS FOR CREDITOR**

**Mailing Address**

4375 Jutland Drive, Suite 200  
P.O. Box 17933  
San Diego, CA 92117-0933



By: \_\_\_\_\_

Reese W. Baker  
Patrick Gilpin  
**Baker & Associates**  
5151 Katy Freeway, Suite 200  
Houston, TX 77007  
(713) 869-9200  
(713) 869-9100  
**ATTORNEY FOR DEBTORS**

By: \_\_\_\_\_



William E. Heitkamp, SBN 3857  
Kenneth P. Thomas, SBN 1347  
Tiffany D. Reyes, SBN 1419995  
**Chapter 13 Trustee**  
9821 Katy Freeway, Suite 590  
Houston, TX 77024  
**CHAPTER 13 TRUSTEE**

Statebridge Company, LLC  
 5680 Greenwood Plaza Blvd  
 Suite 100 S  
 Greenwood Village, CO 80111  
 For Inquiries: (866) 466-3360

Final

Analysis Date: December 26, 2014

Keisha Holland  
 16639 Strathmore Mnr Ln  
 Houston, TX 77090

Property Address:  
 16639 Strathmor  
 Houston, TX 77090

Loan: 3729

### Annual Escrow Account Disclosure Statement Account History

This is a statement of actual activity in your escrow account from Mar 2014 to Jan 2015. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Payment Information	Current:	Effective Feb 15, 2015:
Principal & Interest Pmt:	1,142.27	1,142.27
Escrow Payment:	0.00	558.27
Other Funds Payment:	0.00	0.00
Assistance Payment (-):	0.00	0.00
Reserve Acct Payment:	0.00	0.00
Total Payment:	\$1,142.27	\$1,700.54

## Projections for Coming Year

## Anticipated Payments

Date	To Escrow	From Escrow	Description
February	\$ 389.46	\$ 117.27	Insurance
March	\$ 389.46	\$ 117.27	Insurance
April	\$ 389.46	\$ 117.27	Insurance
May	\$ 389.46	\$ 117.27	Insurance
June	\$ 389.46	\$ 117.27	Insurance
July	\$ 389.46	\$ 117.27	Insurance
August	\$ 389.46	\$ 117.27	Insurance
September	\$ 389.46	\$ 117.27	Insurance
October	\$ 389.46	\$ 117.27	Insurance
November	\$ 389.46	\$ 117.27	Insurance
December	\$ 389.46	\$ 2,488.54	Insurance/Fire/School
January	\$ 389.46	\$ 1,012.23	Insurance/County
	<b>\$4,673.52</b>	<b>\$ 4,673.47</b>	

## Escrow Balance

	Anticipated	Required
Starting Balance	\$ (1,246.77)	\$ 778.92
	\$ (974.58)	\$ 1,051.11
	\$ (702.39)	\$ 1,323.30
	\$ (430.20)	\$ 1,595.49
	\$ (158.01)	\$ 1,867.68
	\$ 114.18	\$ 2,139.87
	\$ 386.37	\$ 2,412.06
	\$ 658.56	\$ 2,684.25
	\$ 930.75	\$ 2,956.44
	\$ 1,202.94	\$ 3,228.63
	\$ 1,475.13	\$ 3,500.82
	\$ (623.95)	\$ 1,401.74
	\$ (1,246.72)	\$ 778.97

Two Month Cushion	\$ 778.92
Total Shortage Amount	\$ (2,025.69)

Unadjusted Escrow Payment	\$ 389.46
Surplus Amount	
Shortage Amount	\$ 168.81
Rounding Adjustment Amount	
Escrow Payment	\$558.27

EXHIBIT A